



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of Mikhail Lotvin and Richard M Nemes

Appl. No.: 10/790,895

Filed: 03/02/2004

Title: Methods and Systems for Electronic Transactions

Group/Art Unit: 3625

Examiner: HAQ, NAEEM U

BY EXPRESS MAIL

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COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT IN RESPONSE TO NON-FINAL REJECTION**

This amendment is in response to the office action dated 04/11/2008. A petition for extension of time (2 months) along with a required fee is filed herewith.

Amendments to the claims begin on page 2 of this paper.

Remarks begin on page 6.

No fee is due for the added claims, since the number of pending dependent and independent claims do not exceed the number of claims covered by the original payment.